



<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		<b>Document</b> Page 2 of 40	<b>FORM B1, Page 2</b>
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)			
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
X <u>Tyrone A. Walker</u> Signature of Debtor <b>Tyrone Albert Walker</b> X <u>Trina Walker</u> Signature of Joint Debtor <b>Trina Renna Walker</b>  Telephone Number <del>XXXXXXXXXXXX</del> <u>8-12-04</u> Date <u>[Signature]</u> Signature of Attorney		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. <u>8/18/04</u> X <u>[Signature]</u> Signature of Attorney for Debtor(s) Date <b>Curtis, Nathan E. 6269588</b>	
X <u>[Signature]</u> Signature of Attorney for Debtor(s) <b>Curtis, Nathan E. 6269588</b> Printed Name of Attorney for Debtor(s) <b>Law Offices of Peter Francis Garaci</b> Firm Name <b>55 East Monroe St. Suite 3400</b> <b>Chicago, IL 60603-5710</b> Address <b>312.332.1800 Fax: 312.332.6354</b> Telephone Number <u>8/18/04</u> Date		<b>Exhibit C</b> Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.	
X _____ Signature of Authorized Individual  _____ Printed Name of Authorized Individual  _____ Title of Authorized Individual  _____ Date		_____ Printed Name of Bankruptcy Petition Preparer  _____ Social Security Number (Required by 11 U.S.C. § 110(c).)  _____ Address  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer  _____ Date  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	

**United States Bankruptcy Court**  
Northern District of Illinois

In re **Tyrone Albert Walker,**  
**Trina Renla Walker**

Case No. \_\_\_\_\_

Debtors

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	130,000.00		
B - Personal Property	Yes	3	7,140.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		99,100.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		1,075.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		27,304.44	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,919.56
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,229.00
Total Number of Sheets of ALL Schedules		21			
Total Assets			137,140.00		
Total Liabilities				127,479.44	

In re **Tyrone Albert Walker,  
Trlna Renia Walker**

Case No. \_\_\_\_\_

Debtors

### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real estate located at 245 Rainbow Dr Capron, IL 61012		J	130,000.00	97,000.00

Sub-Total > **130,000.00** (Total of this page)

Total > **130,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Tyrone Albert Walker,  
Trina Renia Walker**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Personal Checking Account First Bank</b>	J	100.00
		<b>Castle Bank</b>	J	500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Used Household Good Including: TV, DVD Player, VCR, Camcorder, Computer, Spfa, Loveseat, Entertainment Center, Coffee and End Tables, Dining Set, Bedroom Set, Table and Chairs, Small Appliances, Large Appliances, Washer/Dryer, Microwave, Tools, Work Tools, Exercise Equipment, Lawn Mower, BBQ Grill</b>	J	800.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Family Pictures and Books.</b>	J	40.00
6. Wearing apparel.		<b>Necessary Wearing Apparel - Used Clothing.</b>	J	450.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			

Sub-Total > **1,890.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **Tyrone Albert Walker,  
Trina Renia Walker**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>Pension with employer</b>	<b>J</b>	<b>Unknown</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)

Sheet **1** of **2** continuation sheets attached  
to the Schedule of Personal Property

In re **Tyrone Albert Walker,  
Trina Renia Walker**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1993 Chevy G20 van</b>	<b>J</b>	<b>5,250.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.		<b>Family Pets</b>	<b>-</b>	<b>0.00</b>
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed.	<b>X</b>			

Sub-Total > **5,250.00**  
(Total of this page)  
Total > **7,140.00**

Sheet **2** of **2** continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Tyrone Albert Walker,  
Trina Renia Walker**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b>Real Property</b>			
Real estate located at 245 Rainbow Dr Capron, IL 61012	735 ILCS 5/12-901 15000.00	15,000.00	130,000.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Personal Checking Account First Bank	735 ILCS 5/12-1001(b) 100.00	200.00	100.00
Castle Bank	735 ILCS 5/12-1001(b) 500.00	500.00	500.00
<b>Household Goods and Furnishings</b>			
Used Household Good Including: TV, DVD Player, VCR, Camcorder, Computer, Spfa, Loveseat, Entertainment Center, Coffee and End Tables, Dining Set, Bedroom Set, Table and Chairs, Small Appliances, Large Appliances, Washer/Dryer, Microwave, Tools, Work Tools, Exercise Equipment, Lawn Mower, BBQ Grill	735 ILCS 5/12-1001(b)	800.00	800.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
Family Pictures and Books.	735 ILCS 5/12-1001(a)	40.00	40.00
<b>Wearing Apparel</b>			
Necessary Wearing Apparel - Used Clothing.	735 ILCS 5/12-1001(a)	450.00	450.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
Pension with employer	735 ILCS 5/12-704	100%	Unknown
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
1993 Chevy G20 van	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	1,200.00 1,950.00	5,250.00



In re **Tyrone Albert Walker,  
Trina Renia Walker**

Case No. \_\_\_\_\_

## Debtors

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.			<b>Mortgage</b>					
<b>Creditor #: 1</b> <b>Chase Home Mortgage Co.</b> <b>Attn: Bankruptcy Dept.</b> <b>PO Box 15100</b> <b>Wilmington, DE 19850</b>		<b>J</b>	<b>Real estate located at 245 Rainbow Dr</b> <b>Capron, IL 61012</b>					
			Value \$ <b>130,000.00</b>				<b>89,000.00</b>	<b>0.00</b>
Account No.			<b>Mortgage Arrears</b>					
<b>Creditor #: 2</b> <b>Chase Home Mortgage Co.</b> <b>Attn: Bankruptcy Dept.</b> <b>PO Box 15100</b> <b>Wilmington, DE 19850</b>		<b>J</b>	<b>Real estate located at 245 Rainbow Dr</b> <b>Capron, IL 61012</b>					
			Value \$ <b>130,000.00</b>				<b>8,000.00</b>	<b>0.00</b>
Account No.			<b>1993 Chevy G20 van</b>					
<b>Creditor #: 3</b> <b>Illinois Title Loan</b> <b>Bankruptcy Department</b> <b>4950 N. Second St</b> <b>Loves Park, IL 61111</b>		<b>J</b>						
			Value \$ <b>5,250.00</b>				<b>2,100.00</b>	<b>0.00</b>
Account No.								
			Value \$					

0 continuation sheets attached

Subtotal  
(Total of this page)**99,100.00**Total  
(Report on Summary of Schedules)**99,100.00**

In re **Tyrone Albert Walker,  
Trina Renla Walker**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form B6E - Cont  
(04/04)

In re **Tyrone Albert Walker,  
Trina Renia Walker**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No. <b>322-82-0775</b> <b>Creditor #: 1</b> <b>Internal Revenue Service</b> <b>Attn: Bankruptcy Dept.</b> <b>Mail Stop 5010 CHI</b> <b>Chicago, IL 60604</b>		H	<b>2003</b>  <b>Taxes - Federal, State or Loca</b>				<b>900.00</b>	<b>900.00</b>
Account No. <b>352-64-5312</b> <b>Creditor #: 2</b> <b>Internal Revenue Service</b> <b>Attn: Bankruptcy Dept.</b> <b>Mail Stop 5010 CHI</b> <b>Chicago, IL 60604</b>		W	<b>2003</b>  <b>Taxes - Federal, State or Loca</b>				<b>175.00</b>	<b>175.00</b>
Account No.								
Account No.								
Account No.								

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal  
(Total of this page)

**1,075.00**

Total  
(Report on Summary of Schedules)

**1,075.00**

In re **Tyrone Albert Walker,  
Trina Renia Walker**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 3595 Creditor #: 1 ABC Cash N Go 5611 N 2Nd Loves Park, IL 61111		H				1,974.72
Account No. 550902 Creditor #: 2 ACC International Bankruptcy Department 919 Estes Court Schaumburg, IL 60193-4436		J				250.00
Account No. 1701792ALBYCT Creditor #: 3 ACN Communications Service, Inc. PO Box 79001 Detroit, MI 48279-7709		W				371.15
Account No. 66260 Creditor #: 4 American PO Box 2313 Grand Rapids, MI 49501		J				3,864.13
Subtotal (Total of this page)						6,460.00

8 continuation sheets attached

Form B6F - Cont.  
(12/03)

In re **Tyrone Albert Walker,  
Trina Renla Walker**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>00920444054</b> Creditor #: 5 American Family Insurance Bankruptcy Department 6000 American Parkway Madison, WI 53783-0001		J	Debt Owed				369.66
Account No. <b>MHR12197045299</b> Creditor #: 6 Bad Check Program 60 W Terra Cotta Ave Crystal Lake, IL 60014		W					309.80
Account No. Creditor #: 7 Boone County Animal Control 1230 S Appleton Rd Belvidere, IL 61008		J					305.00
Account No. <b>A0333100008</b> Creditor #: 8 Centegra Memorial Medical Ctr Attn: Bankruptcy Department 3701 Doty Rd. Woodstock, IL 60098		W	Medical/Dental Service				50.00
Account No. <b>A0404700270</b> Creditor #: 9 Centegra Memorial Medical Ctr Attn: Bankruptcy Department 3701 Doty Rd. Woodstock, IL 60098		J	Medical/Dental Service				4,159.50

Sheet no. 1 of 8 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) **5,193.96**

Form B6F - Cont.  
(12/03)

In re **Tyrone Albert Walker,  
Trina Renia Walker**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Creditor #: 10 Check Collect PO Box 21175 Waco, TX 76707</b>		H					34.95
Account No. 69-050442 <b>Creditor #: 11 Citizen's Financial Services Attn: Bankruptcy Department 707 Ridge Road Munster, IN 46321</b>		J	1998 Chevy Lumina; vehicle is no longer in debtors' possession				3,560.00
Account No. 8155692374980129 <b>Creditor #: 12 Collection Company America PO Box 296 Norwell, MA 02061</b>		H					672.63
Account No. 50335391913 <b>Creditor #: 13 Columbia House Attn: Bankruptcy Department 1400 N. Frultridge Ave. Terre Haute, IN 47811</b>		W	Membership/Subscription				81.32
Account No. 2239319014 <b>Creditor #: 14 Commonwealth Edison 2100 Swift Drive Oak Brook, IL 60523</b>		W	Utilities				381.72

Sheet no. 2 of 8 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) **4,730.62**

Form B6F - Cont.  
(12/03)

In re **Tyrone Albert Walker,  
Trina Renia Walker**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 07983930-vo  Creditor #: 15 Credit Plus Collection Serv. Bankruptcy Department 2491 Paxton St. Harrisburg, PA 17106		W	Debt Owed				242.63
Account No. 0015001118  Creditor #: 16 Credit Service PO Box 4115 Rockford, IL 61110		W					0.00
Account No. 7772  Creditor #: 17 Dental Group PO Box 626 Dekalb, IL 60115		W					66.75
Account No. 7772  Creditor #: 18 Dental Group of Rockford PO Box 626 Dekalb, IL 60115		W					213.25
Account No.  Creditor #: 19 DirecTV Attn: Bankruptcy Dept. PO Box 9001069 Louisville, KY 40290		J	Debt Owed				150.00

Sheet no. 3 of 8 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

**672.63**

Form B6F - Cont.  
(12/03)

In re **Tyrone Albert Walker,  
Trina Renia Walker**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>5488-9750-2104-2810</b> Creditor #: <b>20</b> Household Bank, N.A. Bankruptcy Department PO Box 17051 Baltimore, MD 21297-1051	<b>J</b>	<b>Credit Card or Credit Use</b>				<b>905.70</b>
Account No. <b>22899</b> Creditor #: <b>21</b> Inrare Internet PO Box 8036 Janesville, WI 53547	<b>W</b>					<b>79.75</b>
Account No. <b>4684722</b> Creditor #: <b>22</b> Jewel Harvard Collection 4839 N Elston Ave Chicago, IL 60630	<b>J</b>					<b>126.48</b>
Account No. <b>623124</b> Creditor #: <b>23</b> Kohl's Bankruptcy Department PO 2983 Milwaukee, WI 53201	<b>J</b>	<b>NSF Check</b>				<b>151.24</b>
Account No. _____ Creditor #: <b>24</b> Life Touch PO Box 49520 Minneapolis, MN 55449	<b>J</b>					<b>75.00</b>
Sheet no. <b>4</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>1,338.17</b>



Form B&P - Cont.  
(12/03)

In re **Tyrone Albert Walker,  
Trina Renia Walker**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>61012TTCP224505</b> Creditor #: <b>25</b> <b>LTD Commodities Inc.</b> Attn: Bankruptcy Dept. PO Box 702 Bannockburn, IL 60015-0702		<b>Credit/Debt Owed</b>  <b>W</b>				<b>100.74</b>
Account No. Creditor #: <b>26</b> <b>McHenry County Circuit Clerk</b> Bankruptcy Department 2200 N. Seminary Ave. Woodstock, IL 60098		<b>Fines</b>  <b>J</b>				<b>0.00</b>
Account No. <b>A0313600063</b> Creditor #: <b>27</b> <b>Memorial Medical Center</b> Bankruptcy Department PO Box 1990 Woodstock, IL 60098		<b>Medical/Dental Service</b>  <b>W</b>				<b>200.00</b>
Account No. <b>6307200841174 and 359673</b> Creditor #: <b>28</b> <b>Mutual Management</b> Attn: Bankruptcy Department Box 4777 Rockford, IL 61110-4777		<b>NSF Check</b>  <b>J</b>				<b>262.50</b>
Account No. <b>111001110606421250</b> Creditor #: <b>29</b> <b>NAFS</b> Bankruptcy Department PO Box 9027 Williamsville, NY 14231		<b>Debt Owed</b>  <b>J</b>				<b>207.45</b>
Sheet no. <b>5</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>770.69</b>

Form B6F - Cont.  
(12/03)

In re **Tyrone Albert Walker,  
Trina Renia Walker**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>923289695</b> <b>Creditor #: 30</b> <b>NCO Financial Systems</b> <b>Bankruptcy Department</b> <b>PO Box 41418</b> <b>Philadelphia, PA 19101</b>	<b>W</b>	<b>Debt Owed</b>				<b>84.55</b>
Account No. <b>8308748626</b> <b>Creditor #: 31</b> <b>Nicor</b> <b>Attn: Bankruptcy Department</b> <b>PO Box 2020</b> <b>Aurora, IL 60507-2020</b>	<b>J</b>	<b>Utility Bills/Cellular Service</b>				<b>1,768.96</b>
Account No. <b>Creditor #: 32</b> <b>Piggly Wiggly</b> <b>Attn: Bankruptcy Department</b> <b>112 S State St</b> <b>Belvidere, IL 61008</b>	<b>J</b>	<b>NSF Check</b>				<b>72.51</b>
Account No. <b>022053200116098640</b> <b>Creditor #: 33</b> <b>Soap Digest</b> <b>PO Box 420235</b> <b>Palm Coast, FL 32142</b>	<b>W</b>	<b>Subscription</b>				<b>21.32</b>
Account No. <b>42033424202080</b> <b>Creditor #: 34</b> <b>Sure Tech</b> <b>PO Box 50732</b> <b>Henderson, NV 89016</b>	<b>J</b>	<b>NSF Check</b>				<b>43.22</b>
<div>Sheet no. <u>6</u> of <u>8</u> sheets attached to Schedule of</div> <div>Creditors Holding Unsecured Nonpriority Claims</div>						<div>Subtotal</div> <div>(Total of this page)</div>
						<b>1,990.56</b>

Form 66F - Cont.  
(12/03)

In re **Tyrone Albert Walker,  
Trina Renia Walker**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>Creditor #: 35 TeleCheck Recovery Services Bankruptcy Department Dept. 74 Denver, CO 80281-0074</b>		H	NSF Checks				129.03
Account No. <b>Creditor #: 36 The Cash Store Bankruptcy Department 1701 N. Larkin Ave. Crest Hill, IL 60435</b>		W	PayDay Loan				2,189.29
Account No. <b>Creditor #: 37 The Cash Store Bankruptcy Department 427 S. State Belvidere, IL 61008</b>		J	PayDay Loan				2,200.00
Account No. <b>727470000007578390</b> <b>Creditor #: 38 Transworld Systems Inc. Bankruptcy Department 25 Northwest Hwy., Ste. 750 Elk Grove Village, IL 60007</b>		W	Debt Owed				67.00
Account No. <b>8155692030020406</b> <b>Creditor #: 39 Verizon North Attn: Bankruptcy Dept. PO Box 920041 Dallas, TX 75392-0041</b>		W	Utility Bills/Cellular Service				360.84

Sheet no. 7 of 8 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) **4,946.16**

Form B6F - Cont.  
(12/03)

In re **Tyrone Albert Walker,  
Trina Renia Walker**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B I T O R	Husband, Wife, Joint, or Community		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C						
Account No. 0010279000	J		Fines					1,201.65
Creditor #: 40 Village of Capron PO Box 314 Capron, IL								
Account No.								
Account No.								
Account No.								
Account No.								

Sheet no. 8 of 8 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

**1,201.65**

Total  
(Report on Summary of Schedules)

**27,304.44**

In re **Tyrone Albert Walker,  
Trina Renia Walker**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

In re **Tyrone Albert Walker,  
Trina Renla Walker**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE H. CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

0 continuation sheets attached to Schedule of Codebtors

Form B61  
(12/03)

In re **Tyrone Albert Walker,  
Trina Renia Walker**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP	AGE
	Son	15 y
	Daughter	15 y
	Son	4 8
<b>EMPLOYMENT:</b>		
DEBTOR		SPOUSE
Occupation	Machine operator	Book Processor
Name of Employer	Consolidated Container	Follett Corp
How long employed	4 weeks	3 years
Address of Employer	62 Ayers St Harvard, IL	2233 West St. River Grove, IL 60171

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) 401k Loan

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance (Specify)

Pension or retirement income

Other monthly income (Specify)

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 2,919.56

DEBTOR

SPOUSE

\$ 1,820.00	\$ 1,983.45
\$ 0.00	\$ 0.00
\$ 1,820.00	\$ 1,983.45

\$ 238.33	\$ 281.49
\$ 0.00	\$ 278.98
\$ 0.00	\$ 0.00
\$ 0.00	\$ 85.09
\$ 0.00	\$ 0.00
\$ 238.33	\$ 645.56
\$ 1,581.67	\$ 1,337.89

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 1,581.67	\$ 1,337.89

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re **Tyrone Albert Walker,  
Trina Renla Walker**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
Are real estate taxes included? Yes <u>X</u> No _____		
Is property insurance included? Yes <u>X</u> No _____		
Utilities: Electricity and heating fuel	\$	180.00
Water and sewer	\$	30.00
Telephone	\$	60.00
Other <u>Cell phone, Cable</u>	\$	80.00
Home maintenance (repairs and upkeep)	\$	0.00
Food	\$	400.00
Clothing	\$	50.00
Laundry and dry cleaning	\$	14.00
Medical and dental expenses	\$	30.00
Transportation (not including car payments)	\$	180.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	55.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto	\$	0.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other <u>Feminine Care/Drugstore, Childcare, Pet Care</u>	\$	150.00
Other	\$	0.00
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	<b>\$</b>	<b>1,229.00</b>

### [FOR CHAPTER 12 AND 13 DEBTORSONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	2,919.56
B. Total projected monthly expenses	\$	1,229.00
C. Excess income (A minus B)	\$	1,690.56
D. Total amount to be paid into plan each <u>Monthly</u>	\$	1,690.00

(interval)



**United States Bankruptcy Court  
Northern District of Illinois**

In re Tyrone Albert Walker Case No. \_\_\_\_\_  
Trina Renna Walker Debtor(s) Chapter 13

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date 8-12-04

Signature Tyrone A. Walker  
Tyrone Albert Walker  
Debtor

Date 8-12-04

Signature Trina Renna Walker  
Trina Renna Walker  
Joint Debtor

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.*

Form 7  
(12/03)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Tyrone Albert Walker**  
**Trina Renia Walker**

Debtor(s)

Case No.  
Chapter

**13**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
**\$15,000.00**

SOURCE (if more than one)  
**2004 Income Year to Date**

**\$0.00**

**Gross Income for the year ending 2003**

**\$0.00**

**Gross Income for the year ending 2002**

**2. Income other than from employment or operation of business**

None  
☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

### 3. Payments to creditors

- None ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

- None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
---	-----------------	-------------	--------------------

### 4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
v.	Civil suit	Circuit Court of Cook County	Pending

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	-----------------	-----------------------------------

### 5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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### 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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#### 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
The Law Offices of Peter F. Geraci 55 East Monroe St. #3400 Chicago, IL 60603	2004 - By the Debtor	As listed on 2016B

#### 10. Other transfers

None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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# 11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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# 12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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# 13. Setoffs

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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# 14. Property held for another person

None ☐ List all property owned by **another person** that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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# 15. Prior address of debtor

None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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# 16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

# 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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# 18. Nature, location and name of business

- None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

### 19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

### 20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

### 21. Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

**22. Former partners, officers, directors and shareholders**

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23. Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
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**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date <u>8-12-04</u>	Signature <u>Tyrone A. Walker</u> Tyrone Albert Walker Debtor
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Date <u>8-12-04</u>	Signature <u>Trina Renna Walker</u> Trina Renna Walker Joint Debtor
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Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571



Document Page 33 of 40  
**United States Bankruptcy Court**  
 Northern District of Illinois

In re **Tyrone Albert Walker**  
**Trina Renla Walker**

Debtor(s)

Case No.  
 Chapter

**13**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>2,700.00</u>
Prior to the filing of this statement I have received	\$	<u>100.00</u>
Balance Due	\$	<u>2,600.00</u>

2. \$ 194.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 8/18/04

  
 \_\_\_\_\_  
 Curtis, Nathan E. 6269588  
 Law Offices of Peter Francis Geraci  
 55 East Monroe St. Suite 3400  
 Chicago, IL 60603-5710  
 312.332.1800 Fax: 312.332.6354  
 ndil@geracilaw.com

United States Bankruptcy Court  
Northern District of Illinois

In re Tyrone Albert Walker Case No. \_\_\_\_\_  
Trina Renna Walker Debtor(s) Chapter 13

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 40

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: 8-12-04

Tyrone Walker  
Tyrone Albert Walker  
Signature of Debtor

Date: 8-12-04

Trina Walker  
Trina Renna Walker  
Signature of Debtor

ABC Cash N Go  
Acct No 3595  
5611 N 2Nd  
Loves Park, IL 61111

ACC International  
Acct No 550902  
Bankruptcy Department  
919 Estes Court  
Schaumburg, IL 60193-4436

ACN Communications Service, Inc.  
Acct No 1701792ALBYCT  
PO Box 79001  
Detroit, MI 48279-7709

American  
Acct No 66260  
PO Box 2313  
Grand Rapids, MI 49501

American Family Insurance  
Acct No 00920444054  
Bankruptcy Department  
6000 American Parkway  
Madison, WI 53783-0001

Bad Check Program  
Acct No MHR12197045299  
60 W Terra Cotta Ave  
Crystal Lake, IL 60014

Boone County Animal Control  
1230 S Appleton Rd  
Belvidere, IL 61008

Centegra Memorial Medical Ctr  
Acct No A0333100008  
Attn: Bankruptcy Department  
3701 Doty Rd.  
Woodstock, IL 60098

Centegra Memorial Medical Ctr  
Acct No A0404700270  
Attn: Bankruptcy Department  
3701 Doty Rd.  
Woodstock, IL 60098

Chase Home Mortgage Co.  
Attn: Bankruptcy Dept.  
PO Box 15100  
Wilmington, DE 19850

Chase Home Mortgage Co.  
Attn: Bankruptcy Dept.  
PO Box 15100  
Wilmington, DE 19850

Check Collect  
PO Box 21175  
Waco, TX 76707

Citizen's Financial Services  
Acct No 69-050442  
Attn: Bankruptcy Department  
707 Ridge Road  
Munster, IN 46321

Collection Company America  
Acct No 8155692374980129  
PO Box 296  
Norwell, MA 02061

Columbia House  
Acct No 50335391913  
Attn: Bankruptcy Department  
1400 N. Fruitridge Ave.  
Terre Haute, IN 47811

Commonwealth Edison  
Acct No 2239319014  
2100 Swift Drive  
Oak Brook, IL 60523

Credit Plus Collection Serv.  
Acct No 07983930-vo  
Bankruptcy Department  
2491 Paxton St.  
Harrisburg, PA 17106

Credit Service  
Acct No 0015001118  
PO Box 4115  
Rockford, IL 61110

Dental Group  
Acct No 7772  
PO Box 626  
Dekalb, IL 60115

Dental Group of Rockford  
Acct No 7772  
PO Box 626  
Dekalb, IL 60115

DirectTV  
Attn: Bankruptcy Dept.  
PO Box 9001069  
Louisville, KY 40290

Household Bank, N.A.  
Acct No 5488-9750-2104-2810  
Bankruptcy Department  
PO Box 17051  
Baltimore, MD 21297-1051

Illinois Title Loan  
Bankruptcy Department  
4950 N. Second St  
Loves Park, IL 61111

Inrare Internet  
Acct No 22899  
PO Box 8036  
Janesville, WI 53547

Internal Revenue Service  
Acct No 322-82-0775  
Attn: Bankruptcy Dept.  
Mail Stop 5010 CHI  
Chicago, IL 60604

Internal Revenue Service  
Acct No 352-64-5312  
Attn: Bankruptcy Dept.  
Mail Stop 5010 CHI  
Chicago, IL 60604

Jewel Harvard Collection  
Acct No 4684722  
4839 N Elston Ave  
Chicago, IL 60630

Kohl's  
Acct No 623124  
Bankruptcy Department  
PO 2983  
Milwaukee, WI 53201

Life Touch  
PO Box 49520  
Minneapolis, MN 55449

LTD Commodities Inc.  
Acct No 61012TTCP224505  
Attn: Bankruptcy Dept.  
PO Box 702  
Bannockburn, IL 60015-0702

McHenry County Circuit Clerk  
Bankruptcy Department  
2200 N. Seminary Ave.  
Woodstock, IL 60098

Memorial Medical Center  
Acct No A0313600063  
Bankruptcy Department  
PO Box 1990  
Woodstock, IL 60098

Mutual Management  
Acct No 6307200841174 and 359673  
Attn: Bankruptcy Department  
Box 4777  
Rockford, IL 61110-4777

NAFS  
Acct No 111001110606421250  
Bankruptcy Department  
PO Box 9027  
Williamsville, NY 14231

NCO Financial Systems  
Acct No 923289695  
Bankruptcy Department  
PO Box 41418  
Philadelphia, PA 19101

Nicor  
Acct No 8308748626  
Attn: Bankruptcy Department  
PO Box 2020  
Aurora, IL 60507-2020

Piggly Wiggly  
Attn: Bankruptcy Department  
112 S State St  
Belvidere, IL 61008

Soap Digest  
Acct No 022053200116098640  
PO Box 420235  
Palm Coast, FL 32142

Sure Tech  
Acct No 42033424202080  
PO Box 50732  
Henderson, NV 89016

TeleCheck Recovery Services  
Bankruptcy Department  
Dept. 74  
Denver, CO 80281-0074

The Cash Store  
Bankruptcy Department  
1701 N. Larkin Ave.  
Crest Hill, IL 60435

The Cash Store  
Bankruptcy Department  
427 S. State  
Belvidere, IL 61008

Transworld Systems Inc.  
Acct No 727470000007578390  
Bankruptcy Department  
25 Northwest Hwy., Ste. 750  
Elk Grove Village, IL 60007

Verizon North  
Acct No 8155692030020406  
Attn: Bankruptcy Dept.  
PO Box 920041  
Dallas, TX 75392-0041

Village of Capron  
Acct No 0010279000  
PO Box 314  
Capron, IL